



2010 CITY/COUNTY HOUSING EXPO



Save The Date! 2 Day Event - Free To The Public!

Veterans Memorial Hall, 649 San Benito Street, Hollister, Ca. 95023

**Day 1 - Foreclosure Prevention: Thursday, February 25th, 2010
9:00 a.m. – 5:00 p.m.**

“Having Trouble With Your Mortgage Payments? Want To Know If You Qualify For A Loan Modification? Received A Notice Of Default or Trustee Sales Notice? Worried About Foreclosure? Act Now! You May Still Be Able To Save Your Home.”

This session provides an opportunity for both at-risk homeowners and tenants who are affected by residential foreclosures to receive important information. Participating Lenders and HUD-Approved Mortgage Foreclosure Prevention Counselors will be on-site to provide basic Step 1 Level Pre-Screening in a confidential and private setting in order to get the paperwork and process started for a potential Loan Modification, Repayment Plan or Loan Workout Solution. This session also features several ongoing workshops covering the foreclosure process, renter's rights and important tax information.

**Day 2 - Homebuyer Opportunities: Friday, February 26th, 2010
3:00 p.m. – 7:00 p.m.**

“Don't Know Where To Start? Want To Take Advantage Of Current Programs And Incentives?”

Information for prospective homebuyers including workshops covering down payment assistance programs, complete homebuyer process from A to Z, credit information, conventional and government loan programs (FHA, USDA, VA, CalHFA, CalPERS) and first-time homebuyer tax credit information.

**Please Specify Which Event You Will Be Attending.
Walk-Ins Welcome; RSVP Recommended, Please Contact:**
Maria Mendez, City of Hollister Redevelopment Agency
831.636.4316 x 10 (phone); maria.mendez@hollister.ca.gov (e-mail)





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PLEASE BRING COPIES OF THESE DOCUMENTS TO THE EVENT

*The following documents are recommended for basic Step 1 Level Pre-Screening by Lenders and HUD-Approved Mortgage Foreclosure Prevention Counselors. Please use this checklist and **provide copies** of the following information for review.*

- ☐ **Write and bring a detailed Hardship Letter, signed and dated**
i.e. In this letter explain what happened and why you need loan modification or repayment plan
- ☐ **Supporting Hardship Information**
i.e. Letter of Termination, layoff notice, letter from doctor, medical documentation, etc...
- ☐ **Deed of Trust**
If not sure, bring your original loan documentation for current loan
- ☐ **Promissory Note and all Riders**
If not sure, bring your original loan documentation for current loan
- ☐ **Most Recent Mortgage Statement**
For first and second lien/loan, Home Equity Line of Credit
- ☐ **Bank Statements for the last two months**
All borrowers
- ☐ **Proof of income – payroll stubs for all borrowers**
2 months of consecutive pay stubs
- ☐ **Proof of income – Award Letter for verification of income**
Including child support or spousal support, retirement, SSI, disability, EDD, rental contracts, etc...
- ☐ **Proof of income – Only if self-employed**
Current year to date – profit and loss statements for the last three months
- ☐ **Tax Returns for 2007 and 2008**
- ☐ **All schedules and W2's for the last two years**
If not filed, a letter stating why you did not file income taxes that year
- ☐ **Property Tax Bill**
Most recent
- ☐ **Proof of Homeowners Insurance**
Need Insurance Declaration
- ☐ **Recent Past Due Letter of Correspondence from Lender(s)**
Including notice of default or trustee sale notice (If more than four months delinquent)
- ☐ **Copy of Drivers License or ID for borrowers requesting services**

